Fill in this information to identify your case:

Debtor 1 Nimeshkum S. Patel
First Name Middle Name Last Name

Debtor 2 Shital M. Patel
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number 24-11166
(If known)

[X] Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. *Schedule A/B: Property* (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from *Schedule A/B*	$ 907,000.00
1b. Copy line 62, Total personal property, from *Schedule A/B*	$ 272,944.33
1c. Copy line 63, Total of all property on *Schedule A/B*	$ 1,179,944.33

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)	
2a. Copy the total you listed in Column A, *Amount of claim,* at the bottom of the last page of Part 1 of *Schedule D*	$ 959,653.64
3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F*	$ 73,136.65
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F*	+ $ 1,803,904.96
Your total liabilities	$ 2,836,695.25

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I) Copy your combined monthly income from line 12 of *Schedule I*	$ 21,299.29
5. *Schedule J: Your Expenses* (Official Form 106J) Copy your monthly expenses from line 22c of *Schedule J*	$ 17,215.45

Debtor 1 Nimeshkum Patel & Shital Patel Case number (*if known*) 24-11166

First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☑ Yes

7. **What kind of debt do you have?**

- ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☑ **Your debts are not primarily consumer debts**. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. **From the *Statement of Your Current Monthly Income***: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. $ ________

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F***:

From Part 4 on *Schedule E/F*, copy the following:	**Total claim**
9a. Domestic support obligations (Copy line 6a.)	$
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	$
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	$
9d. Student loans. (Copy line 6f.)	$
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	$
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ $
9g. **Total.** Add lines 9a through 9f.	$

Fill in this information to identify your case and this filing:

Debtor 1: Nimeshkum S. Patel (First Name / Middle Name / Last Name)

Debtor 2 (Spouse, if filing): Shital M. Patel (First Name / Middle Name / Last Name)

United States Bankruptcy Court for the: District of New Jersey

Case number (if know): 24-11166

☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. **Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**
   - ☐ No. Go to Part 2
   - ☑ Yes. Where is the property?

1.1 1 Saw Mill Drive
Street address, if available, or other description

Somerset NJ 08873
City State ZIP Code

Somerset County
County

What is the property? Check all that apply
- ☑ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property:*

Current value of the entire property?	Current value of the portion you own?
$ 907,000.00	$ 907,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Tenancy by the Entireties

☐ **Check if this is community property**

Other information you wish to add about this item, such as local property identification number:

$907,000.00 (Value) - $90,700.00 = $816,300.00 - $724,618.16 (Lien) = $91,681.84 - $55,800.00 (Exemption) = $35,881.84 (Non-Exempt Equity)

2. **Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.** → $ 907,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases.*

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**
   - ☐ No
   - ☑ Yes

3.1 Make: Mercedes Benz
Model:
Year: 2018
Approximate mileage: 57,000.00
Other information:
Condition:Fair;

Who has an interest in the property? Check one
- [ ] Debtor 1 only
- [ ] Debtor 2 only
- [x] Debtor 1 and Debtor 2 only
- [ ] At least one of the debtors and another
- [ ] **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property:*

Current value of the entire property? $ 18,889.00
Current value of the portion you own? $ 18,889.00

3.2 Make: BMW
Model: X5
Year: 2021
Approximate mileage: 40,000.00
Other information:
Condition:Good;

Who has an interest in the property? Check one
- [ ] Debtor 1 only
- [ ] Debtor 2 only
- [x] Debtor 1 and Debtor 2 only
- [ ] At least one of the debtors and another
- [ ] **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property:*

Current value of the entire property? $ 33,649.00
Current value of the portion you own? $ 33,649.00

3.3 Make: Lexus
Model: GX 460
Year: 2010
Approximate mileage: 230,000.00
Other information:
Condition:Fair;

Who has an interest in the property? Check one
- [ ] Debtor 1 only
- [x] Debtor 2 only
- [ ] Debtor 1 and Debtor 2 only
- [ ] At least one of the debtors and another
- [ ] **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property:*

Current value of the entire property? $ 7,644.00
Current value of the portion you own? $ 7,644.00

3.4 Make: Mercedes Benz
Model: LIGHT GLS450W4
Year: 2020
Approximate mileage: 34,196
Other information:
Condition:

Who has an interest in the property? Check one
- [ ] Debtor 1 only
- [ ] Debtor 2 only
- [x] Debtor 1 and Debtor 2 only
- [ ] At least one of the debtors and another
- [ ] **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property:*

Current value of the entire property? $ 43,352.00
Current value of the portion you own? $ 43,352.00

3.5 Make: Harley Davison
Model: FXSB Breakout
Year: 2017
Approximate mileage: 694
Other information:
Condition:Good;

Who has an interest in the property? Check one
- [ ] Debtor 1 only
- [ ] Debtor 2 only
- [x] Debtor 1 and Debtor 2 only
- [ ] At least one of the debtors and another
- [ ] **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property:*

Current value of the entire property? $ 13,430.00
Current value of the portion you own? $ 13,430.00

3.6 Make: Mercedes Benz
Model: S580
Year: 2023
Approximate mileage:
Other information:
Condition:Good; Possession of vehicle surrendered to lender in December 2023.

Who has an interest in the property? Check one
- [ ] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2 only
- [x] At least one of the debtors and another
- [ ] **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property:*

Current value of the entire property? $ 107,400.00
Current value of the portion you own? $ 107,400.00

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories
- [ ] No
- [x] Yes

4.1 Make: Harley Davison
Model: Nightster Special
Year: 2023
Other information:
Condition:Good;

Who has an interest in the property? Check one
- [ ] Debtor 1 only
- [ ] Debtor 2 only
- [x] Debtor 1 and Debtor 2 only
- [ ] At least one of the debtors and another
- [ ] **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property:*

Current value of the entire property?	**Current value of the portion you own?**
$ 17,590.00	$ 17,590.00

5. **Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here** ....➤ $241,954.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware
- [ ] No
- [x] Yes. Describe...

Household Goods — $ 3,000.00

7. **Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games
- [ ] No
- [x] Yes. Describe...

Electronics — $ 1,800.00

8. **Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles
- [x] No
- [ ] Yes. Describe...

9. **Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments
- [x] No
- [ ] Yes. Describe...

10. **Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment
- [x] No
- [ ] Yes. Describe...

11. **Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories
- [ ] No
- [x] Yes. Describe...

Clothing — $ 800.00

12. **Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems gold, silver

☐ No
☑ Yes. Describe...

4 silver chains - approximately $100.00
engagement/wedding ring - approximately $1,500.00
non-precious metal/costume jewelry - approximately $50.00

$ 1,650.00

13. **Non-farm animals**

Examples: Dogs, cats, birds, horses

☑ No
☐ Yes. Describe...

14. **Any other personal and household items you did not already list, including any health aids you did not list**

☑ No
☐ Yes. Give specific information...

15. **Add the dollar value of the portion you own for all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here** ....➤ $7,250.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. **Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No
☑ Yes........ Cash .... $ 50.00

17. **Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No
☑ Yes..................

	Institution name:	
17.1. Checking account:	TD Bank-7829	$ 1.00
17.2. Checking account:	Capital One - 5905	$ 50.71
17.3. Checking account:	Truist-2004	$ 1,068.08

18. **Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☑ No
☐ Yes..................

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☐ No
☑ Yes. Give specific information about them...........

Name of entity:	% of ownership:	
Premium Beverages Distributors, LLC.	100 %	$ 0.00
Dream Decor, LLC.	100 %	$ 0.00
Nishi Investors, LLC. Not operating. No assets or income.	100 %	$ 0.00
Wine & Dreams LLC. Not operating. No assets or income.	100 %	$ 0.00
NPatel Cigar & Tobacco LLC	100 %	$ 0.00
Garden District, Inc.. Not operating. No assets or income.	100 %	$ 0.00

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

- [x] No
- [ ] Yes. Give specific information about them..........

21. **Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- [ ] No
- [x] Yes. List each account separately

Type of account	Institution name	
IRA:	Lincoln Financial Group	$ 8,014.08

22. **Security deposits and prepayments**
Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- [x] No
- [ ] Yes.....................

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

- [x] No
- [ ] Yes.....................

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- [x] No
- [ ] Yes.....................

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- [x] No
- [ ] Yes. Give specific information about them...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- [x] No
- [ ] Yes. Give specific information about them...

27. **Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- [x] No
- [ ] Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

- [x] No
- [ ] Yes. Give specific information about them, including whether you already filed the returns and the tax years...

Federal:	$ 0.00
State:	$ 0.00
Local:	$ 0.00

29. **Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- [x] No
- [ ] Yes. Give specific information....

30. **Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- [x] No
- [ ] Yes. Give specific information....

31. **Interests in insurance policies**

☐ No
☑ Yes. Name the insurance company of each policy and list its value....

Company name:	Beneficiary:	Surrender or refund value:
Life Insurance Policy MassMutual - 0331 (Whole)		$ 7,653.22
Farmers Insurance - 0881 (Term)		$ 0.00
American General Life Insurance Companies- 1613 (Term)		$ 0.00
American General Life Insurance Companies -8212 (Term)		$ 0.00
American General Life Insurance Companies -3661 (Term)		$ 0.00
Life Insurance Policy MassMutual - 0336 (Whole)		$ 6,903.24

32. **Any interest in property that is due you from someone who has died**

☑ No
☐ Yes. Give specific information....

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

☑ No
☐ Yes. Give specific information....

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☑ No
☐ Yes. Give specific information....

35. **Any financial assets you did not already list**

☑ No
☐ Yes. Give specific information...

36. **Add the dollar value of the portion you own for all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here............** ➤ $23,740.33

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. **Do you own or have any legal or equitable interest in any business-related property?**

☑ No. Go to Part 6.
☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

☑ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. **Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

☑ No
☐ Yes. Give specific information...

54. **Add the dollar value of all of your entries from Part 7. Write that number here** .... ➤ $0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 ....➤			$ 907,000.00
56. Part 2: Total vehicles, line 5	$ 241,954.00		
57. Part 3: Total personal and household items, line 15	$ 7,250.00		
58. Part 4: Total financial assets, line 36	$ 23,740.33		
59. Part 5: Total business-related property, line 45	$ 0.00		
60. Part 6: Total farm- and fishing-related property, line 52	$ 0.00		
61. Part 7: Total other property not listed, line 54	+ $ 0.00		
62. Total personal property. Add lines 56 through 61	$ 272,944.33	Copy personal property total➤	+ $ 272,944.33
63. Total of all property on Schedule A/B. Add line 55 + line 62			$ 1,179,944.33

Fill in this information to identify your case:

Debtor 1: Nimeshkum S. Patel
First Name / Middle Name / Last Name

Debtor 2 (Spouse, if filing): Shital M. Patel
First Name / Middle Name / Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number (if know): 24-11166

☒ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contracts or unexpired leases?**
   - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
   - ☑ Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).

2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1	Mercedes Benz Vehicle Trust Name c/o BK Servicing, LLC PO Box 131265 Street Saint Paul MN 55113 City State ZIP Code	Vehicle Lease - 2022 Mercedes M3CAE6

Fill in this information to identify your case:

Debtor 1: Nimeshkum S. Patel
First Name / Middle Name / Last Name

Debtor 2 (Spouse, if filing): Shital M. Patel
First Name / Middle Name / Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number (if know): 24-11166

☒ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)
   - ☐ No
   - ☑ Yes
2. **Within the last 8 years, have you lived in a community property state or territory?** (*Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
   - ☑ No. Go to line 3.
   - ☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

	Column 1: **Your codebtor**	*Column 2:* **The creditor to whom you owe the debt** Check all schedules that apply:
3.1	Rakeshkumar Patel (Name) 180 Ward Place (Street) Piscataway (City) NJ (State) 08854 (ZIP Code)	☑ Schedule D, line 2.1 ☐ Schedule E/F, line ☐ Schedule G, line
3.2	Nishi Patel (Name) 1 Saw Mill Drive (Street) Somerset (City) NJ (State) 08873 (ZIP Code)	☑ Schedule D, line 2.4 ☐ Schedule E/F, line ☐ Schedule G, line
3.3	Npatel Cigar & Tobacco LLC (Name) 50 Hulmeville Avenue (Street) Langhorne (City) PA (State) 19047 (ZIP Code)	☐ Schedule D, line ☑ Schedule E/F, line 4.49 ☐ Schedule G, line
3.4	Npatel Cigar & Tobacco LLC (Name) 50 Hulmeville Avenue (Street) Langhorne (City) PA (State) 19047 (ZIP Code)	☐ Schedule D, line ☑ Schedule E/F, line 4.27 ☐ Schedule G, line

3.5	Npatel Cigar & Tobacco LLC (Name) 50 Hulmeville Avenue (Street)			☐ Schedule D, line ___ ☑ Schedule E/F, line 4.35 ☐ Schedule G, line ___
	Langhorne (City)	PA (State)	19047 (ZIP Code)	
3.6	Npatel Cigar & Tobacco LLC (Name) 50 Hulmeville Avenue (Street)			☐ Schedule D, line ___ ☑ Schedule E/F, line 4.47 ☐ Schedule G, line ___
	Langhorne (City)	PA (State)	19047 (ZIP Code)	
3.7	Npatel Cigar & Tobacco LLC (Name) 50 Hulmeville Avenue (Street)			☐ Schedule D, line ___ ☑ Schedule E/F, line 4.50 ☐ Schedule G, line ___
	Langhorne (City)	PA (State)	19047 (ZIP Code)	
3.8	Npatel Cigar & Tobacco LLC (Name) 50 Hulmeville Avenue (Street)			☐ Schedule D, line ___ ☑ Schedule E/F, line 4.34 ☐ Schedule G, line ___
	Langhorne (City)	PA (State)	19047 (ZIP Code)	
3.9	Npatel Cigar & Tobacco LLC (Name) 50 Hulmeville Avenue (Street)			☑ Schedule D, line 2.9 ☐ Schedule E/F, line ___ ☐ Schedule G, line ___
	Langhorne (City)	PA (State)	19047 (ZIP Code)	
3.10	Premium Beverages Distributors, LLC (Name) 24 Hulmeville Avenue Unit C (Street)			☑ Schedule D, line 2.9 ☐ Schedule E/F, line ___ ☐ Schedule G, line ___
	Penndel (City)	PA (State)	19047 (ZIP Code)	
3.11	Npatel Cigar & Tobacco LLC (Name) 50 Hulmeville Avenue (Street)			☐ Schedule D, line ___ ☑ Schedule E/F, line 4.39 ☐ Schedule G, line ___
	Langhorne (City)	PA (State)	19047 (ZIP Code)	
3.12	Npatel Cigar & Tobacco LLC (Name) 50 Hulmeville Avenue (Street)			☐ Schedule D, line ___ ☑ Schedule E/F, line 4.26 ☐ Schedule G, line ___
	Langhorne (City)	PA (State)	19047 (ZIP Code)	
3.13	Npatel Cigar & Tobacco LLC (Name) 50 Hulmeville Avenue (Street)			☐ Schedule D, line ___ ☑ Schedule E/F, line 4.9 ☐ Schedule G, line ___
	Langhorne (City)	PA (State)	19047 (ZIP Code)	

3.14	Npatel Cigar & Tobacco LLC Name 50 Hulmeville Avenue Street Langhorne PA 19047 City State ZIP Code	☐ Schedule D, line ☑ Schedule E/F, line 4.51 ☐ Schedule G, line
3.15	Npatel Cigar & Tobacco LLC Name 50 Hulmeville Avenue Street Langhorne PA 19047 City State ZIP Code	☐ Schedule D, line ☑ Schedule E/F, line 4.17 ☐ Schedule G, line
3.16	Npatel Cigar & Tobacco LLC Name 50 Hulmeville Avenue Street Langhorne PA 19047 City State ZIP Code	☐ Schedule D, line ☑ Schedule E/F, line 4.30 ☐ Schedule G, line

Fill in this information to identify your case:

Debtor 1: Nimeshkum S. Patel
First Name / Middle Name / Last Name

Debtor 2 (Spouse, if filing): Shital M. Patel
First Name / Middle Name / Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number (If known): 24-11166

Check if this is:
- [x] An amended filing
- [ ] A supplement showing postpetition chapter 13 income as of the following date:
  ________ MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. **Fill in your employment information.**

   If you have more than one job, attach a separate page with information about additional employers.

   Include part-time, seasonal, or self-employed work.

   Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	☑ Employed ☐ Not employed	☑ Employed ☐ Not employed
Occupation		
Employer's name	NPatel Cigar Tobacco, LLC	Dream Decor, LLC
Employer's address	50 Hulmeville, Avenue Number Street Penndel, PA 19047 City State ZIP Code	1 Saw Mill Drive Number Street Somerset, NJ 08873 City State ZIP Code
How long employed there?		

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write $0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2. **List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	$ 0.00	$ 0.00
3. **Estimate and list monthly overtime pay.**	3.	+ $ 0.00	+ $ 0.00
4. **Calculate gross income.** Add line 2 + line 3.	4.	$ 0.00	$ 0.00

		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here .... ➔	4.	$ 0.00	$ 0.00
5. **List all payroll deductions:**			
5a. **Tax, Medicare, and Social Security deductions**	5a.	$ 0.00	$ 0.00
5b. **Mandatory contributions for retirement plans**	5b.	$ 0.00	$ 0.00
5c. **Voluntary contributions for retirement plans**	5c.	$ 0.00	$ 0.00
5d. **Required repayments of retirement fund loans**	5d.	$ 0.00	$ 0.00
5e. **Insurance**	5e.	$ 0.00	$ 0.00
5f. **Domestic support obligations**	5f.	$ 0.00	$ 0.00
5g. **Union dues**	5g.	$ 0.00	$ 0.00
5h. **Other deductions.** Specify: ______	5h.	+ $ 0.00	+ $ 0.00
______		$ ______	$ ______
______		$ ______	$ ______
______		$ ______	$ ______
6. **Add the payroll deductions.** Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h.	6.	$ 0.00	$ 0.00
7. **Calculate total monthly take-home pay.** Subtract line 6 from line 4.	7.	$ 0.00	$ 0.00
8. **List all other income regularly received:**			
8a. **Net income from rental property and from operating a business, profession, or farm** Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	$ 17,921.29	$ 3,378.00
8b. **Interest and dividends**	8b.	$ 0.00	$ 0.00
8c. **Family support payments that you, a non-filing spouse, or a dependent regularly receive** Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	$ 0.00	$ 0.00
8d. **Unemployment compensation**	8d.	$ 0.00	$ 0.00
8e. **Social Security**	8e.	$ 0.00	$ 0.00
8f. **Other government assistance that you regularly receive** Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: ______	8f.	$ 0.00	$ 0.00
8g. **Pension or retirement income**	8g.	$ 0.00	$ 0.00
8h. **Other monthly income.** Specify: ______	8h.	+ $ 0.00	+ $ 0.00
9. **Add all other income**. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	$ 17,921.29	$ 3,378.00

10. **Calculate monthly income.** Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	$ 17,921.29 +	$ 3,378.00 =	$ 21,299.29

11. **State all other regular contributions to the expenses that you list in *Schedule J.***
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in *Schedule J.*
Specify: ______ 11. + $______

12. **Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income. Write that amount on the *Summary of Your Assets and Liabilities and Certain Statistical Information,* if it applies 12. $ 21,299.29
Combined monthly income

13. **Do you expect an increase or decrease within the year after you file this form?**
☑ No.
☐ Yes. Explain:

Debtor 1 Nimeshkum S. Patel & Shital M. Patel Case number (if known) 24-11166

First Name Middle Name Last Name

Continuation Sheet for Official Form 106I

1. Describe Employment:

Debtor: Nimeshkum S. Patel

Occupation:

Name of Employer: Premium Beverages Distributors, LLC.

Employer's Address: 50 Hulmeville Avenue Unit C, Penndel, PA 19047

Length of Employment:

Debtor: Nimeshkum S. Patel

Occupation:

Name of Employer: Garden District, INC.

Employer's Address: 1 Saw Mill Road, Somerset, NJ 08873

Length of Employment:

Fill in this information to identify your case:

Debtor 1: Nimeshkum S. Patel
First Name / Middle Name / Last Name

Debtor 2 (Spouse, if filing): Shital M. Patel
First Name / Middle Name / Last Name

United States Bankruptcy Court for the: District of New Jersey (State)

Case number (If known): 24-11166

Check if this is:
☒ An amended filing
☐ A supplement showing postpetition chapter 13 expenses as of the following date:
________ MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. **Is this a joint case?**
   - ☐ No. Go to line 2.
   - ☑ Yes. **Does Debtor 2 live in a separate household?**
     - ☑ No
     - ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2.*

2. **Do you have dependents?**
   Do not list Debtor 1 and Debtor 2.
   Do not state the dependents' names.
   - ☐ No
   - ☑ Yes. Fill out this information for each dependent..........................

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Daughter	20	☐ No ☑ Yes
Son	17	☐ No ☑ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes

3. **Do your expenses include expenses of people other than yourself and your dependents?**
   - ☑ No
   - ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

		Your expenses
4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.	4.	$ 4,131.38
If not included in line 4:		
4a. Real estate taxes	4a.	$ 0.00
4b. Property, homeowner's, or renter's insurance	4b.	$ 0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	$ 233.00
4d. Homeowner's association or condominium dues	4d.	$ 0.00

Debtor 1 Nimeshkum S. Patel & Shital M. Patel — First Name Middle Name Last Name — Case number (if known) 24-11166

		Your expenses
5. **Additional mortgage payments for your residence**, such as home equity loans	5.	$ 4,858.77
6. **Utilities:**		
6a. Electricity, heat, natural gas	6a.	$ 650.00
6b. Water, sewer, garbage collection	6b.	$ 88.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	$ 425.00
6d. Other. Specify:	6d.	$ 0.00
7. **Food and housekeeping supplies**	7.	$ 850.00
8. **Childcare and children's education costs**	8.	$ 0.00
9. **Clothing, laundry, and dry cleaning**	9.	$ 225.00
10. **Personal care products and services**	10.	$ 100.00
11. **Medical and dental expenses**	11.	$ 300.00
12. **Transportation.** Include gas, maintenance, bus or train fare. Do not include car payments.	12.	$ 0.00
13. **Entertainment, clubs, recreation, newspapers, magazines, and books**	13.	$ 200.00
14. **Charitable contributions and religious donations**	14.	$ 0.00
15. **Insurance.** Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	$ 1,243.33
15b. Health insurance	15b.	$ 0.00
15c. Vehicle insurance	15c.	$ 936.84
15d. Other insurance. Specify:	15d.	$ 0.00
16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	$ 0.00
17. **Installment or lease payments:**		
17a. Car payments for Vehicle 1	17a.	$ 885.00
17b. Car payments for Vehicle 2	17b.	$ 1,078.90
17c. Other. Specify: Additional Car Payments	17c.	$ 1,010.23
17d. Other. Specify:	17d.	$ 0.00
18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, *Schedule I, Your Income* (Official Form 106I).**	18.	$ 0.00
19. **Other payments you make to support others who do not live with you.** Specify:	19.	$ 0.00
20. **Other real property expenses not included in lines 4 or 5 of this form or on *Schedule I: Your Income.***		
20a. Mortgages on other property	20a.	$ 0.00
20b. Real estate taxes	20b.	$ 0.00
20c. Property, homeowner's, or renter's insurance	20c.	$ 0.00
20d. Maintenance, repair, and upkeep expenses	20d.	$ 0.00
20e. Homeowner's association or condominium dues	20e.	$ 0.00

Debtor 1 Nimeshkum S. Patel Case number (*if known*) 24-11166

First Name Middle Name Last Name

21. **Other**. Specify: ______ 21. +$ 0.00

+$ ______

+$ ______

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.	22a.	$ 17,215.45
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a	22b.	$
and 22b. The result is your monthly expenses.	22c.	$ 17,215.45

23. **Calculate your monthly net income.**

23a.	Copy line 12 (*your combined monthly income*) from *Schedule I.*	23a.	$ 21,299.29
23b.	Copy your monthly expenses from line 22c above.	23b.	– $ 17,215.45
23c.	Subtract your monthly expenses from your monthly income. The result is your *monthly net income*.	23c.	$ 4,083.84

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☑ No.

☐ Yes. Explain here:

Fill in this information to identify your case:

Debtor 1 Nimeshkum S. Patel
First Name Middle Name Last Name

Debtor 2 Shital M. Patel
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the District of New Jersey

Case number 24-11166
(If known)

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☑ No
☐ Yes. Name of person________________________. Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

✘ /s/ Nimeshkum S. Patel
Signature of Debtor 1

Date 07/01/2024
MM / DD / YYYY

✘ /s/ Shital M. Patel
Signature of Debtor 2

Date 07/01/2024
MM / DD / YYYY